Case 22-22749 Doc 6 Filed 08/05/22 Entered 08/05/22 22:29:25 Desc Imaged Certificate of Notice Page 1 of 6

10/20

| Information t | to identify the case: | |
|---------------------------------|----------------------------------|--|
| Debtor 1 | Chadwin Damien Park | Social Security number or ITIN xxx-xx-6637 |
| | First Name Middle Name Last Name | EIN |
| Debtor 2 (Spouse, if filing) | Angela Kay Dyet | Social Security number or ITIN xxx-xx-0828 |
| | First Name Middle Name Last Name | EIN |
| | ankruptcy Court District of Utah | Date case filed for chapter 7: 7/20/22 |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1–866–222–8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | the oddin | About Debtor 1: | About Debtor 2: |
|----|--|---|---|
| 1. | Debtor's full name | Chadwin Damien Park | Angela Kay Dyet |
| 2. | All other names used in the last 8 years | | aka Angela Sharp, aka Angela Park |
| 3. | Address | 2440 W 6000 S unit A Roy, UT 84067 | 4083 W 5050 S Roy, UT 84067 |
| 4. | Debtor's attorney Name and address | Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401 | Contact phone (801) 392-9324 Email: topofutahlaw@gmail.com |
| 5. | Bankruptcy trustee Name and address | David L. Miller tr P.O. Box 9 Farmington, UT 84025–0009 | Contact phone (801) 447–8777 Email: davidImillerpc@msn.com |

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline page 1

Date Generated: 8/3/22

For more information, see page 2 >

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Debtor Chadwin Damien Park and Angela Kay Dyet

Case number 22-22749

| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime | Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524–6687 Website: www.utb.uscourts.gov |
|-----|--|---|--|
| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | Meeting to be held on: August 31, 2022 at 11:30 AM Location: Dial: (888) 921–8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions) |
| 8. | Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). | Filing deadline: 10/31/22 |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors |
| 10. | Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. | Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. | Exempt property | The law allows debtors to keep certain property as not be sold and distributed to creditors. Debtors mexempt. You may inspect that list at the bankrupto https://pacer.uscourts.gov . If you believe that the lithat the debtors claim, you may file an objection. Treceive the objection by the deadline to object to expect the object to the obje | ust file a list of property claimed as y clerk's office or online at aw does not authorize an exemption he bankruptcy clerk's office must |

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IMPORTANT READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid–19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others <u>CANNOT APPEAR IN PERSON</u>.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll–free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch—tone phone.
- o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
- o Use a landline phone and not a cell phone, if possible.
- o Do not use the speaker phone function.
- o Make the call from a quiet area where there is as little background noise as possible.
- o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- o Unmute your phone when the trustee calls your case so that the trustee can hear you.
- o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
- o When speaking, identify yourself.
- o Do not put the phone on hold at any time after the call is connected.
- o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch—tone phones, if possible.
- o Once your meeting of creditors is finished, hang up.
- o If you become disconnected before your meeting of creditors is finished, call back.
- o If you are calling in from another country, please see the additional information available at: https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
- During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
- Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
- Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are
 questions about the information in the documents.
- The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

(UNITED STATES TRUSTEE'S INSTRUCTIONS. 03/20/2020)

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United States Bankruptcy Court
District of Utah

In re: Case No. 22-22749-JTM

Chadwin Damien Park Chapter 7

Angela Kay Dyet

Debtors

CERTIFICATE OF NOTICE

District/off: 1088-2 User: admin Page 1 of 3
Date Rcvd: Aug 03, 2022 Form ID: 309A Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

| Recip ID | Recipient Name and Address + Chadwin Damien Park, 2440 W 6000 S unit A, Roy, UT 84067-3241 |
|----------|---|
| idb | + Angela Kay Dyet, 4083 W 5050 S, Roy, UT 84067-8358 |
| 12062419 | #+ APG Financial, 4238 S. Redwood Rd., Salt Lake City, UT 84123-2220 |
| 12062416 | + Allied Interstate, PO Box 5023, New York, NY 10163-5023 |
| 12062420 | + Birtch Creek Animal Hospital, 4847 Harrison Blvd, Ogden, UT 84403-4306 |
| 12062430 | + Epic Emergency Physicians, 144 S 500 E, Salt Lake City, UT 84102-1987 |
| 12062434 | + Highland Springs, Box 572070, 4460 S Highland Dr, Salt Lake City, UT 84124-3543 |
| 12062435 | ++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems, PO Box 64378, Saint Paul, MN 55164 |
| 12062436 | + Indigo/Metabank, 5501 S. Broadband Ln, Sioux Falls, SD 57108-2253 |
| 12062438 | + Intermountain Health Care, Box 34578, Seattle, WA 98124-1578 |
| 12062442 | + LiftCredit, 3214 N University Ave #601, Provo, UT 84604-4405 |
| 12062443 | + Loans for Less, 3396 S 300 W, Salt Lake City, UT 84115-4342 |
| 12062445 | + Loyal Loans, 5360 S. 1900 W., Roy, UT 84067-3005 |
| 12062446 | + McKay Dee Hospital, PO Box 30180, Salt Lake City, UT 84130-0180 |
| 12062447 | + Mecham Chiro, 1186 E 4600 S, Ogden, UT 84403-4332 |
| 12062450 | + Mountain Medical, Box 30015, Salt Lake City, UT 84130-0015 |
| 12062451 | + Mountain Star Medical Group, 3 maryland Farms Suite 250, Brentwood, TN 37027-5053 |
| 12062453 | + Ogden Clinic, Box 5807, Denver, CO 80217-5807 |
| 12062458 | + Revere Health, Box 27928, Salt Lake City, UT 84127-0928 |
| 12062459 | + Security Pinnicale Services, 204 E Main Street, Spartanburg, SC 29306-5127 |
| 12062461 | + Standard Optical, 1901 W. Parkway Blvd, Salt Lake City, UT 84119-2092 |
| 12062463 | + Tanner Clinic, P.O. Box 337, Layton, UT 84041-0337 |
| 12062466 | + VASA Fitness, 2642 N 2000 W, Clearfield, UT 84015-9357 |
| 12062468 | + Weber State University, 3850 Dixon Parkway, Ogden, UT 84408-5100 |
| | |

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID aty | Notice Type: Email Address Email/Text: topofutahlaw@gmail.com | Date/Time | Recipient Name and Address |
|--------------|--|----------------------|---|
| aty | Eman/Text. topotutamaw@gman.com | Aug 03 2022 23:47:00 | Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401 |
| tr | EDI: FDLMILLER.COM | Aug 04 2022 03:33:00 | David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009 |
| 12062415 | ^ MEBN | Aug 03 2022 23:46:37 | Aldous & Associates, PO BOX 171374, Holladay, |
| | | Aug 03 2022 23.40.37 | UT 84117-1374 |
| 12062417 | + Email/Text: e-bankruptcy@americafirst.com | Aug 03 2022 23:48:00 | Americ First Credit Union, PO BOX 9199, Ogden, UT 84409-0199 |

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User: admin Page 2 Case 22-22749

Page 2 of 3 District/off: 1088-2 Total Noticed: 60 Date Rcvd: Aug 03, 2022 Form ID: 309A

| Date Revu. Aug 0 | 5, 2022 Form 1D. 30 |))A | Total Noticed. 00 |
|------------------|---|----------------------------|---|
| 12062418 | + Email/Text: e-bankruptcy@americafirst.com | Aug 03 2022 23:48:00 | America First Federal Credit Union, P.O. Box 9199, Ogden, UT 84409-0199 |
| 12062421 | + Email/Text: banko@bonncoll.com | Aug 03 2022 23:48:00 | Bonneville Billing, P.O.BOX 150621, Ogden, UT 84415-0621 |
| 12062422 | + EDI: CAPITALONE.COM | Aug 04 2022 03:33:00 | Capital One, PO Box 30278, Salt Lake City, UT 84130-0278 |
| 12062423 | + EDI: RMSC.COM | Aug 04 2022 03:33:00 | Care Credit, P.O. Box 960061, Orlando, FL 32896-0061 |
| 12062424 | + Email/Text: bmg.bankruptcy@centurylink.com | Aug 03 2022 23:48:00 | Century Link, Box 91155, Seattle, WA 98111-9255 |
| 12062425 | + EDI: WFNNB.COM | Aug 04 2022 03:33:00 | Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120 |
| 12062426 | + EDI: CONVERGENT.COM | Aug 04 2022 03:33:00 | Convergent, 800 SW 39th St., Renton, WA 98057-4927 |
| 12062427 | Email/PDF: creditonebknotifications@resurgent.com | Aug 03 2022 23:56:20 | Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873 |
| 12062429 | ^ MEBN | Aug 03 2022 23:46:24 | Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727 |
| 12062431 | + Email/Text: bankruptcy@expressrecovery.com | Aug 03 2022 23:48:00 | Express Recovery, PO Box 26415, Salt Lake City, UT 84126-0415 |
| 12062432 | + EDI: BLUESTEM | Aug 04 2022 03:33:00 | Finger Hut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820 |
| 12062433 | + EDI: TCISOLUTIONS.COM | Aug 04 2022 03:33:00 | First Access, Box 5220, Sioux Falls, SD 57117-5220 |
| 12062435 | EDI: LCIICSYSTEM | Aug 04 2022 03:33:00 | IC Systems, PO Box 64378, Saint Paul, MN 55164 |
| 12062439 | EDI: IRS.COM | Aug 04 2022 03:33:00 | IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111 |
| 12062437 | + Email/Text: intermountainhealthcare.bankruptcy@rlrcm.co | om Aug 03 2022 23:47:00 | Intermountain Healthcare, P.O.Box 30193, Salt Lake City, UT 84130-0193 |
| 12062440 | Email/Text: Bankruptcy@joracredit.com | Aug 03 2022 23:47:25 | Jora Credit, Box 8407, Philadelphia, PA 19101 |
| 12062441 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Aug 03 2022 23:48:00 | Key Bank, 4910 Tiedeman Rd., Ste B, Cleveland, OH 44144-2338 |
| 12062444 | + Email/Text: help@loansnotsharks.com | Aug 03 2022 23:48:00 | Loans Not Sharks, 7103 South Redwood Road #225, West Jordan, UT 84084-3422 |
| 12062448 | Email/Text: MDSBankruptcies@meddatsys.com | Aug 03 2022 23:47:00 | Medical Revenue Service, PO Box 1940, Melbourne, FL 32902-1940 |
| 12062449 | + Email/Text: wendy@mountainlandcollections.com | Aug 03 2022 23:48:00 | Mountain Land Collection, PO BOX 1280, American Fork, UT 84003-6280 |
| 12062452 | Email/Text: billing@nationaldme.com | Aug 03 2022 23:47:00 | National DME, Po Box 820, Midvale, UT 84047 |
| 12062454 | + Email/Text: sabrina.goddard@kingsopenimaging.com | Aug 03 2022 23:48:00 | Open Imaging Layton, PO BOX 641825, Cincinnati, OH 45264-1825 |
| 12062455 | Email/Text: bobbi@outsourcerec.com | Aug 03 2022 23:47:00 | Outsource Receivable, P.O. Box 166, Ogden, UT 84402-0166 |
| 12062428 | Email/Text: smgutahbankruptcycourt@steward.org | Aug 03 2022 23:47:00 | Davis Hospital, 1600 West Antelope Drive, P.O. Box 27012, Layton, UT 84041 |
| 12062456 | + EDI: PRA.COM | Aug 04 2022 03:33:00 | Portfolio Recovery Assets Dept. 922, PO Box 4115, Concord, CA 94524-4115 |
| 12062457 | + Email/Text: wendy@mountainlandcollections.com | Aug 03 2022 23:48:00 | Quinn M. Kofford, PO Box 1425, American Fork, UT 84003-6425 |

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District/off: 1088-2 User: admin Page 3 of 3
Date Rcvd: Aug 03, 2022 Form ID: 309A Total Noticed: 60

| 12062460 | Email/Text: bankruptcy@snapfinance.com | | |
|----------|--|----------------------|---|
| | | Aug 03 2022 23:47:00 | Snap Finance, Po Box 26561, Salt Lake City, UT 84126 |
| 12062462 | + EDI: RMSC.COM | Aug 04 2022 03:33:00 | SYNCB/Car Care, P O Box 965030, Orlando, FL |
| 12063318 | + EDI: RMSC.COM | | 32896-5030 |
| | | Aug 04 2022 03:33:00 | Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 12062464 | + EDI: TCISOLUTIONS.COM | | |
| 12062465 | EDI UTAUTA VOMA COM | Aug 04 2022 03:33:00 | Total Visa, Box 5220, Sioux Falls, SD 57117-5220 |
| 12062465 | + EDI: UTAHTAXCOMM.COM | Aug 04 2022 03:33:00 | USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000 |
| 12062467 | + EDI: VERIZONCOMB.COM | Aug 04 2022 03:33:00 | Verizon Wireless, Po Box 3397, Bloomington, IL 61702-3397 |
| 12062469 | + EDI: WFCBO | | |
| | | Aug 04 2022 03:33:00 | Wells Fargo, 420 Montgomery Street, San Francisco, CA 94104-1298 |

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

 Name
 Email Address

 David L. Miller tr
 davidImillerpc@msn.com_ut09@ecfcbis.com;dlm@trustesolutions.net

 Theron D. Morrison
 on behalf of Joint Debtor Angela Kay Dyet topofutahlaw@gmail.com_cory@morlg.com;chapter7email@gmail.com

 Theron D. Morrison
 on behalf of Debtor Chadwin Damien Park topofutahlaw@gmail.com_cory@morlg.com;chapter7email@gmail.com

 United States Trustee
 USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4